

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

STEVEN M HUND  
CARA L. HUND

Case No.:

21-13515

Judge:

SLM

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: OCTOBER 13, 2022

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: BWR

Initial Debtor: SMH

Initial Co-Debtor: CLH

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 575.00 per MONTH to the Chapter 13 Trustee, starting on  
NOVEMBER 2022 for approximately 43 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

DEBTORS HAVE PAID \$11,200.00 TO DATE.

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

[illegible]

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
ROCKET MORTGAGE	REAL PROPERTY	\$0.00		BROUGH CURRENT THROUGH APPROVED LOAN MODIFICATION	\$3,495.00
PNC				\$0.00	\$278.00

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

GM FINANCIAL CAR LOAN IS CURRENT AND WILL REMAIN CURRENT OUTSIDE THE PLAN.

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☐ Upon confirmation  
☒ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) PRIORITY
- 3) SECURED
- 4) GENERAL UNSECURED

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: MARCH 3, 2022.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>TO SET FORTH THE TREATMENT OF THE IRS SECURED CLAIM</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>PLAN PAYMENT INCREASE TO PROVIDE FOR PAYMENT OF THE IRS SECURED CLAIM</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/13/2022

/S/ STEVEN M. HUND  
Debtor

Date: 10/13/200

/S/ CARA L. HUND  
Joint Debtor

Date: 10/13/2022

/S/ BRUCE W. RADOWITZ  
Attorney for Debtor(s)

In re:  
Steven M. Hund  
Cara L. Hund  
Debtors

Case No. 21-13515-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Oct 14, 2022

Form ID: pdf901

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Steven M. Hund, Cara L. Hund, 314 Parkway Drive, Clark, NJ 07066-1626
519196306	+ Citi Cards, Po Box 70272, Philadelphia, PA 19176-0272
519196316	+ State of New Jersey, Divison of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 14 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 14 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 14 2022 20:40:00	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
519202459	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 14 2022 20:41:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519213187	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 14 2022 20:40:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519196298	+ Email/PDF: bncnotices@becket-lee.com	Oct 14 2022 20:49:29	American Express, Po Box 1270, Newark, NJ 07101-1270
519217552	Email/PDF: bncnotices@becket-lee.com	Oct 14 2022 20:49:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519196299	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 14 2022 20:40:00	Bank of America, Po Box 15019, Wilmington, DE 19886
519239709	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 14 2022 20:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519196301	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 14 2022 20:40:00	Barclay, Po Box 13337, Philadelphia, PA 19101-3337
519196302	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 14 2022 20:49:28	Capital One, Po Box 6492, Carol Stream, IL 60197-6492
519243508	+ Email/PDF: ebn_ais@aisinfo.com	Oct 14 2022 20:49:24	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519196305	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2022 20:49:33	Citi Cards, Po Box 70166, Philadelphia, PA 19176-0166
519196307	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0312-2

User: admin

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Date Rcvd: Oct 14, 2022

Form ID: pdf901

Total Noticed: 31

		Oct 14 2022 20:40:00	Comenity-Little Switzerland, Po Box 659465, San Antonio, TX 78265-9465
519196308	+ Email/Text: mrdiscen@discover.com	Oct 14 2022 20:40:00	Discover, Po Box 71084, Charlotte, NC 28272-1084
519204667	Email/Text: mrdiscen@discover.com	Oct 14 2022 20:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519196310	+ Email/Text: bk@freedomfinancialnetwork.com	Oct 14 2022 20:40:00	FreedomPlus, Po Box 2340, Phoenix, AZ 85002-2340
519196311	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 14 2022 20:40:00	GM Financial, Po Box 78143, Phoenix, AZ 85062-8143
519196313	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 14 2022 20:40:00	Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
519196303	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 14 2022 20:49:27	Chase, Cardmember Service, Po Box 1423, Charlotte, NC 28201
519196304	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 14 2022 20:49:14	Chase/ Disney, CardMemeber Service, Po Box 1423, Charlotte, NC 28201
519228601	+ Email/Text: RASEBN@raslg.com	Oct 14 2022 20:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519252976	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2022 20:49:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519204297	Email/Text: EBN@Mohela.com	Oct 14 2022 20:40:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
519241713	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2022 20:49:19	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
519249056	Email/Text: bnc-quantum@quantum3group.com	Oct 14 2022 20:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519196315	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 14 2022 20:41:00	Quicken Loan, Po Box 6577, Carol Stream, IL 60197-6577
519225972	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 14 2022 20:41:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519196312		Honda Financial Services
519196314		PNC
519196300	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 15019, Wilmington, DE 19886
519196309	*+	Discover, PO Box 71084, Charlotte, NC 28272-1084

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-2

User: admin

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Date Rcvd: Oct 14, 2022

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 16, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2022 at the address(es) listed below:**

Name	Email Address
Bruce W. Radowitz	on behalf of Joint Debtor Cara L. Hund torreso78@gmail.com r45676@notify.bestcase.com
Bruce W. Radowitz	on behalf of Debtor Steven M. Hund torreso78@gmail.com r45676@notify.bestcase.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7